



FAMILY SUPPORT UPDATE NEWS FOR THE WHOLE FAMILY

AUGUST 2005

<http://www.afrc.af.mil/934AW/>

Important Numbers Around Base

All commercial numbers are (612) 713-xxxx unless otherwise indicated.

934th AIRLIFT WING

TOLL FREE: 1-800-872-3235 + EXTENSION (1-XXXX)

AIR FORCE ONE SOURCE

PHONE: 1-800-707-5784

INTERNET: WWW.AIRFORCEONESOURCE.COM

USER ID: airforce

PASSWORD: ready

FAMILY SUPPORT/RETIREE ACTIVITIES OFFICE

BLDG: 727

PHONE: EXT. 1516/1517

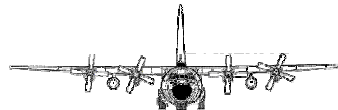
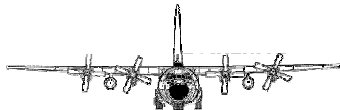
TOLL FREE: 1-800-231-3517

EMAIL: family.support@minneapolis.af.mil

FIRST CALL FOR HELP

DIAL: 211

THE COMMANDER'S WIFE'S CORNER **NANCY MUSCATELL**



A huge THANK YOU to all of the Key Family Member Program (KFMP) volunteers who attended the first 934th KFMP Training/Meeting and to Rex Hodge and the Family Support Staff for all that they have done to get this program started. We all learned a lot from this meeting and from each other; which is what this program is all about...communication and sharing information which will ultimately benefit the 934th families. I would also like to thank my husband, Colonel Hams, Colonel Llambes and the 1st Sgts for coming by to meet the volunteers and for their words of encouragement and support for the KFMP.

Our next meeting is scheduled for 9 a.m. Saturday, August 13th (August UTA) at the Family Support Center. While the volunteer response has been wonderful, there are plenty of openings for additional volunteers. Anyone who would like to know more information about the KFMP before volunteering is welcome to come to our meeting. If you have any questions, please call the Family Support Center @ 612.713.1516 or 1.800.231.3517 or email - family.support@minneapolis.af.mil.

Just a reminder about upcoming events scheduled for the September UTA:

Military Ball – Saturday night, September 10th @ The Northland Inn in Brooklyn Park, MN

Mess Dress for Military

Formal Attire for Civilians

Ticket Costs: Civilians, 0-3 & up & E-7 & up - \$50.00

Non-Military Base Employees, Lt's, E-5 & E-6 - \$35.00

E-4 & below - \$20.00

See your First Sergeant for ticket information

Family Day – Sunday, September 11th from 10:30 am – 2:30 pm

Bring the whole family...there will be food and lots of fun and games for the kids.

We hope you will be able to attend these wonderful events.

Have a great day!

Nancy Muscatell

A final thought...

The surest way to be happy is to seek
happiness for others.

Dr. Martin Luther King, Jr.

Who's Who in Family Support:

Rex Hodge – Director **TSgt Steve Johnson, TSgt Randy Kline & SSgt Deb Hanson** - Family Support Technicians
Darryl Graves & Nancy Muscatell – Key Volunteers

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“WE DID NOT RECEIVE IT”

By Keith Simpson
Key Family Member, 934th AW Family
Support Center.
Keith works for the US Post Office.

How many times have you mailed a payment on your mortgage or credit card only to find out when the next statement comes, you have late payments added. You know! You mailed it on time but when you call, “They never received it!!” And you can’t prove it.

Important mail should not be sent with a \$0.37 stamp. When you are to be deployed all the companies you deal with should be informed, this safeguards yourself and your family.

Some of our military have been threatened with eviction and the loss of property, caused by those few words; **“We did not receive it”**.

How can you prevent this? Simple, the United States Postal Service’s “Customers Guide to Mailing” is required reading for all of us. It tells of all the ways we can keep tabs on our mail, how we can prove we posted it and even when and who received it. So hopefully when you hear those words **“We did not receive it”**, you can quote straight back, when and who received it.

Go to and talk with your local post office, they are great people. Your important papers should not be sent by a \$0.37 stamp.

SCAM ALERTS:



Consumer scam targets on-line sellers

A recent check cashing scam targets clients who sell items on the Internet or respond to sweepstakes notices. See the linked advisory below. Be aware and get the word out.

For more information, see:

<http://www.citynationalcm.com/site/counterf.htm>

By Tina Trimble 934th CF/SCBP

The FBI has identified the following websites as fraudulent scams:

www.BusySky.net
www.SubmitPrice.net
www.CrazyTickets.net
www.CheapClouds.com

(recently shut down by the US Secret Service)

They attract customers by undercutting airline ticket prices offered elsewhere. They capture your credit card info, including account number, expiration date, and CVV code (security code on the back of the card). They then send you a message telling you the credit card transaction has been declined and they give you instructions for wiring funds for payment of the tickets.

The scam is clever because unlike the now-common phishing scams, they don't initiate

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the contact - the customer does by searching for the lowest ticket fares. This creates a false perception of legitimacy in the customer. If successful, the scammers obtain the customer's credit card info (sufficient to do mail orders, phone orders, or internet orders against the card), the customer's funds (if funds get wired to them), and the customer's deposit account information (origination of the wire transfer - which they can then attempt to clean out). The US Secret Service is investigating but 3 of the 4 are still in operation.

Another Internet scam alert

The National Credit Union Association posted an alert on their home page advising of another phishing scam involving their agency. E-mails are being sent to individuals stating that a review of their account has determined that the NCUA needs more information in order to secure service. The e-mail goes on to say access to the individual's account has been limited until the security measures could be implemented and asks the individual to click on a link and give the account number and pin along with other information. **DO NOT RESPOND TO THIS REQUEST!** The NCUA does not ask individuals for personal information. For more information, see: <http://www.ncua.gov/Phishing/phishing.htm>



Activations and child support payments

A reservist paying child support that is mobilized should contact his or her state child support agency as soon as possible in the following situations: if his or her income

level has changed or will change significantly, if his or her support payments are being withheld from his or her paycheck, if he or she has a child support hearing scheduled, and/or if his or her child support order includes health care coverage. More information can be found at: <http://www.acf.dhhs.gov/programs/cse/pol/I/M/im-01-09.htm>.



DOD cautions service members against 'loan-shark' lenders

The Defense Department recently launched a new effort to educate service members about the dangers of borrowing from "loan-shark" lending companies and to teach them how to avoid ending up in a spiral of compounding debt. The most prevalent type of loan-shark lending affecting service members is what is known as "payday loans." A payday loan is essentially a plug -- money that gets you from today to the next payday so you can cover your bills. Typically, a payday loan of a \$100 will cost the borrower \$17 for two weeks. The average payday loan is about \$500, which would entail a fee of \$85. When you consider that it is not uncommon for a military member to roll the loan over four or five times, that \$85 will grow exponentially to the point where he or she is paying an enormous amount of money for the relatively meager amount of the loan. "It got you through payday, but if you weren't able to pay it off, now it's two more weeks, and two more weeks, and you're paying nearly 500 percent interest annually."

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FROM MILITARY ONE SOURCE

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Unplugging During Vacation

A recent study showed that almost 50 percent of Americans bring home work every weekend. Although it's not known how many people work during their vacations, many experts suspect that nearly as many employees stay connected to work during their vacations. While it's true that every organization has different standards and practices about time off, vacations are for relaxing and recharging -- neither of which is entirely possible if you're checking e-mail, sending faxes, or accepting phone calls from the office. Whether your time off will last two days or two weeks, it's vital that you make the most of it so you return to work refreshed and feeling good. Below you'll find some tips for unplugging from work and getting the most out of your vacation time.

- **Set expectations with your manager and co-workers.** It's important that you, your manager, and your co-workers are all on the same page about your availability during vacation. At some organizations, it's common for employees to check in regularly during vacations while at others employees never check in. But neither plan will work if everyone doesn't have the same expectations. So be sure to talk with your manager about your availability before you leave for vacation.
- **If you must check in with the office, consider doing so at designated times.** If you're prepared to answer the occasional question but don't want to be on call, consider setting up check-in times if that's OK with your manager. For example, you could call into the office

every other day at a pre-established time.

- **Make sure that you set your e-mail and voice mail with an automatic out-of-office reply and designate a backup person** who will handle urgent issues while you're gone. This will keep you from worrying about unfinished business or other matters during your vacation.
- **Enlist the help of others.** If you'll be vacationing with friends or family, ask them to help you avoid the temptation to check e-mail or voice mail or remind you of your goal of staying unplugged. Sometimes a gentle reminder is all you need to pull your focus away from work.
- **Make it hard to work during your vacation.** Leave your laptop or Blackberry at home. Choose a hotel or other site that doesn't have reliable Internet access. Without the tools you need to stay connected with work, you won't be tempted to work during your time off.
- **If you bring your cell phone with you, keep it turned off.** You can always check for messages later and return any urgent calls.
- **Schedule in some down time.** Active vacations can be thrilling, but it's also important to make sure you have some time to just relax with a good book, take a long walk, or enjoy a leisurely meal. These kinds of activities will help you feel well-rested and ready to tackle work again when you get back.
- **If you're really nervous about falling behind at work, schedule your vacation so you get back a full or half-day early,** and spend some of that time catching up on e-mail and voice mail at home. This will allow you to enjoy your vacation without interruptions and still be able to return to work without feeling swamped.

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